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### ***SBA Helps Day Care Center Keep the Hugs Flowing***

**CHARLESTON** - Jean Hawks has had to overcome a lot of challenges throughout her business career, but it hasn't affected the outlook she has on life. Hawks, Chief Executive Officer and Director of the Fort Hill Child Development Center in Charleston, WV, is never without a smile or a positive word.

Her daughter, Jamie Gaeger, who recently began working as the co-director and accreditation administrator, best describes Hawks as someone who has been "given the gift of patience, understanding, perseverance and forgiveness which she shares with every person she has touched."

Hawks has always dreamed of helping her community in anyway she could. That dream turned out to be the opening of a day care and child development center. Hawks has two attributes that are essential elements of being a successful childcare giver. The gifts of being able to love and teach and managing the many challenges pursuing that dream presented.

"I was a single parent with three children, barely making enough to survive when the opportunity to purchase the Fort Hill Elementary School, the school I attended as a child, came along," said Hawks. "I was the childcare director at the Oakhurst Presbyterian Church, which had outgrown its capacity. I approached them to see if they were interested in acquiring the building, but they weren't. I also asked the Kanawha County Board of Education if they were interested in establishing a day care center in the old school, and they weren't."

Not knowing where to turn, but still very much determined to see her dream fulfilled, Hawks mentioned her situation to a friend whose husband was in the investment business.

"The investment company, who managed the West Virginia venture capital fund at the time, felt it was a feasible project and provided their support," Hawks states. "However, they weren't able to fund the entire project and referred me to Huntington National Bank who provided a loan for a little more than \$200,000 with a U.S. Small Business Administration guaranty."

The 7(a) Program is SBA's primary lending program which provides loan guaranties for small businesses unable to secure financing on reasonable terms through normal lending channels. The program operates

through private-sector lenders who provide loans which are, in turn, guaranteed by the SBA. A maximum loan amount of \$2 million has been established for 7(a) loans. However, the maximum dollar amount of the SBA guaranty is generally \$1.5 million.

With the combination of the venture capital funds, and the SBA guaranty loan, Hawks was soon on her way to creating her vision of a day care center.

“On January 2, 1990, we opened our doors with 140 students and a staff of 23,” said Hawks. “We quickly reached our capacity of 200 students, which led to the expansion in staffing to 53 who provide care for children from ages 6 weeks through 12 years of age.”

Gaeger adds, “Mom’s name and business are well known because she’s a people pleaser, nurturer and she has a heart the size of the Grinch, after it grew. She’s a firm believer in problem resolution and hasn’t encountered a problem that couldn’t be resolved.”

That statement was put to the test at least twice over the past fifteen years as the center not only overcame an embezzlement, but a multi-million dollar frivolous lawsuit. These incidents didn’t weaken Hawk’s resolve to succeed in business, they only strengthened it.

“Tenacity, a belief in what you are doing, a positive attitude and integrity are strengths that are necessary when running your own business,” states Hawks. “It also takes a high energy level and long hours to keep your business strong and growing.”

Hawks isn’t resting on her laurels either. She constantly is striving to improve the learning environment and make sure of the health and safety of each student.

“We’ve most recently added classroom security cameras that can be accessed through our web page which provides the parents the ability to check on their child at any time over the Internet,” said Hawks. “We’ve also added an additional playground and are in the process of becoming accredited by the National Association for the Education of Young Children.”

Her personal touches throughout the center also make it inviting to the families. Flower gardens and plants are in abundance throughout the facility as well as two friendly resident cats. There is also an annual musical production held on the gymnasium stage that is always very popular among the children and parents.

Does dealing with 200 children and their parents on a daily basis ever deter Hawks? She responds, with a humble smile, “Every day I get up, I look forward to coming to work. Caring for children is a labor of love; one that I’ll never grow tired of.”

For information on the SBA and the resources available to help small businesses, contact the West Virginia District Office at 304-623-5631, by email at [wvinfo@sba.gov](mailto:wvinfo@sba.gov), or visit them on the web at [www.sba.gov/wv](http://www.sba.gov/wv).

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